

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1 - 200. (Cancelled)

201. (Currently Amended) A method for processing payments over a network ~~for~~ including a plurality of intermediaries and a plurality of employers, comprising:

receiving employee information from ~~a~~ the plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

processing at least one employee debit correspondence to the employee information for each employee;

processing a credit corresponding to each employee debit;

batching the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data; and

sending each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier; ~~and~~

receiving verification information from the intermediary, the intermediary being separate from the plurality of employers and the verification information including the intermediary-requested data; and

verifying the employee information using the verification information received from ~~an~~ the intermediary.

202. (Cancelled)

203. (Previously Presented) The method of claim 201, further including:
processing the employee debit corresponding to the employee information for
each employee, when the employee information is verified.

204. (Previously Presented) The method of claim 201, further including:
receiving a credit corresponding to the employee debits, when the employee
information is verified.

205. (Original) The method of claim 201, wherein the sending further includes:
delivering each batch file to each intermediary using a communication method
matching the intermediary identifier.

206. (Original) The method of claim 205, wherein the communication method
is electronic funds transfer.

207. (Original) The method of claim 205, wherein the communication method
is electronic data interchange.

208. (Original) The method of claim 205, wherein the communication method
is paper.

209. (Original) The method of claim 201, wherein the network is the Internet.

210. (Original) The method of claim 201, wherein the network is an intranet.

211. (Original) The method of claim 201, wherein the network is a wireless network.

212. (Original) The method of claim 201, wherein the network is a wired network.

213. (Original) The method of claim 201, wherein the network is a virtual private network.

214. (Original) The method of claim 201, wherein the employee information relates to a child support payment.

215. (Original) The method of claim 201, wherein the debits are processed using debit-based electronic fund transfer.

216. (Original) The method of claim 201, wherein the credits are processed using addendum-based electronic data interchange.

217. (Currently Amended) A system for processing payments over a network ~~for~~ including a plurality of intermediaries and a plurality of employers, comprising:

a first receiving component configured to receive employee information from a the plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier ;

a first processing component configured to process at least one employee debit corresponding to the employee information for each employee;

a second processing component configured to process a credit corresponding to each employee debit;

a batching component configured to batch the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data; ~~and~~

a sending component configured to send each batch file, including the intermediary-requested data , to an intermediary based on the intermediary identifier; ~~and~~

a second receiving component configured to receive verification information from the intermediary, the intermediary being separate from the plurality of employers and the verification information including the intermediary-requested data; and

a verifying component configured to verify the employee information using the verification information received from ~~an~~ the intermediary.

218. (Cancelled)

219. (Previously Presented) The system of claim 217, further including:
a third processing component configured to process the employee debit
corresponding to the employee information for each employee, when the employee
information is verified.

220. (Currently Amended) The system of claim 217, further including:
a ~~second~~ third receiving component configured to receive a credit corresponding
to the employee debits, when the employee information is verified.

221. (Original) The system of claim 217, wherein the sending further includes:
a delivering component configured to deliver each batch file to each intermediary
using a communication method matching the intermediary identifier.

222. (Original) The system of claim 221, wherein the communication method is
electronic funds transfer.

223. (Original) The system of claim 221, wherein the communication method is
electronic data interchange.

224. (Original) The system of claim 221, wherein the communication method is
paper.

225. (Original) The system of claim 217, wherein the network is the Internet.

226. (Original) The system of claim 217, wherein the network is an intranet.

227. (Original) The system of claim 217, wherein the network is a wireless network.

228. (Original) The system of claim 217, wherein the network is a wired network.

229. (Original) The system of claim 217, wherein the network is a virtual private network.

230. (Original) The system of claim 217, wherein the employee information relates to a child support payment.

231. (Original) The system of claim 217, wherein the debits are processed using debit-based electronic funds transfer.

232. (Original) The system of claim 217, wherein the credits are processed using addendum-based electronic data interchange.

233. (Currently Amended) A computer readable medium having computer readable code embodied therein for processing payments over a network ~~for~~ including a

plurality of intermediaries and a plurality of employers, the computer readable code comprising:

a first receiving module configured to receive employee information from a the plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

a first processing module configured to process at least one employee debit corresponding to the employee information for each employee;

a second processing module configured to process a credit corresponding to each employee debit;

a batching module configured to batch the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data;

a sending module configured to send each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier; ~~and~~

a second receiving module configured to receive verification information from the intermediary, the intermediary being separate from the plurality of employers and the verification information including the intermediary-requested data; and

a verifying module configured to verify the employee information using the verification information received from ~~an~~ the intermediary.

234. (Currently Amended) A system for processing payments over a network ~~for~~ including a plurality of intermediaries and a plurality of employers, comprising:

means for receiving employee information from a the plurality of employers via the network, the employee information corresponding to at least one employee of each employer and including an intermediary identifier;

means for processing at least one employee debit corresponding to the employee information for each employee;

means for processing a credit corresponding to each employee debit;

means for batching the credits into a plurality of batch files based upon the intermediary identifier, each batch file including intermediary-requested data;

means for sending each batch file, including the intermediary-requested data, to an intermediary based on the intermediary identifier; ~~and~~

means for receiving verification information from the intermediary, the intermediary being separate from the plurality of employers and the verification information including the intermediary-requested data; and

means for verifying the employee information using the verification information received from ~~an~~ the intermediary.

235 - 266. (Cancelled)

267. (Previously Presented) The method of claim 201, further including:

batching the debits from each employer, each batch file representing a debit against the bank account of the employer;

submitting the debit against the bank account of the employer via a financial clearinghouse based on instructions received from the employer;

handling a return received from the financial clearinghouse, the return indicating that the debit was not successful, if the debit is not applied successfully against the bank account of the employer at an employer's bank by the financial clearinghouse; and receiving a credit for each intermediary corresponding to the debit from the financial clearinghouse, if the debit is applied successfully against the bank account of the employer at the employer's bank.

268. (Previously Presented) The method of claim 201, further including:
batching the debits from each employer, each batch file representing a debit against the bank account of the employer;
storing the information used to create the batched credits and debits,
allowing changes to the information by an authorized person;
recalculating the batch file when changes are made;
resending the debit batch file to the bank of the employer, if necessary; and
resending the credit batch file to the intermediary, if necessary.